



**Illinois Pre existing Condition Insurance Plan (IPXP)  
PREMIUM RATE TABLE INSTRUCTIONS**

This Rate Table Booklet contains all rate tables applicable to enrollees in the IPXP. Information and premium rates contained herein are established pursuant to applicable federal law and may be changed.

The following premium rates for the IPXP were calculated in compliance with Federal requirements, including:

- Premium rates for the IPXP must not exceed 100% of the standard risk rate in Illinois. This means that the premiums charged by the IPXP must be equal to or less than those charged for similar coverage in Illinois.
- Premium rates for the IPXP may vary on the basis of age by a factor of not more than 4:1. As a result, the oldest enrollees in the IPXP may be charged no more than 4 times what the youngest enrollees are charged.
- Male and female enrollees in the IPXP must be charged the same rate.
- IPXP premiums may vary based on location within Illinois.
- IPXP premiums may vary based on an enrollee's use of tobacco, but tobacco users may not be charged more than twice the premium for non-tobacco users.

These requirements differ from the state laws which regulate the calculation of ICHIP premiums in the following ways:

- ICHIP premiums, by state law, may not be less than 125% of the standard risk rate in Illinois. This means that ICHIP enrollees, by law, must pay at least 25% more than the charge for similar coverage in Illinois.
- ICHIP must, by state law, set different premiums for men and women.
- ICHIP must, by state law, vary the premiums charged based on the age of the enrollee.

Due to these differences between the Federal law which establishes guidelines for the IPXP program, and the Illinois law which establishes guidelines for the ICHIP program, ICHIP premiums may be higher than IPXP premiums.

**FOLLOW THESE EASY STEPS TO DETERMINE YOUR RATES:**

1. Locate the appropriate rate table based on your rate area. Your Rate Area is the county in which you live and physically reside on a permanent and full-time basis (see Rate Areas, below).
2. Choose either the non-tobacco user rate or the tobacco user rate. Tobacco use is defined as the use of any form of tobacco products, including, but not limited to, cigarettes, pipes, cigars, cigarillos, snuff, snus, and chewing tobacco products.
3. Find the proper age bracket for each person enrolling.
4. Within the correct category, determine the premium. This is your monthly premium.

**Rate Areas**

AREA	COUNTIES
A	County of Cook, City of Chicago only.
B	All of Cook County, except the City of Chicago, and all of DuPage, Kane, Lake, McHenry and Will Counties.
C	All of Boone, Champaign, DeKalb, Grundy, Kankakee, Kendall, Madison, Peoria, Rock Island, Sangamon, St. Clair, Tazewell, and Winnebago Counties.
D	All counties not included in A, B, or C above.

If you have questions about your rates, please contact the Plan Administrator:

Health Alliance Medical Plans  
301 S Vine Street Attn: IPXP  
Urbana, IL 61801  
Voice 877-210-9167  
TTY/TDD 866-883-8551

Or visit our website at: <http://insurance.illinois.gov/ipxp/>

## \$2,000 Deductible FHRP Monthly Unisex Rates 1/1/11-6/30/11

Age	Area A		Area B	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-18	\$164	\$132	\$148	\$119
19-34	\$185	\$149	\$167	\$135
35	\$239	\$192	\$216	\$174
36	\$246	\$198	\$222	\$179
37	\$253	\$204	\$229	\$184
38	\$264	\$212	\$238	\$191
39	\$274	\$221	\$248	\$199
40	\$285	\$230	\$258	\$207
41	\$297	\$239	\$268	\$216
42	\$309	\$249	\$279	\$225
43	\$321	\$259	\$290	\$234
44	\$334	\$269	\$302	\$243
45	\$348	\$280	\$314	\$253
46	\$361	\$291	\$327	\$263
47	\$376	\$303	\$340	\$273
48	\$390	\$314	\$352	\$284
49	\$405	\$326	\$366	\$294
50	\$420	\$338	\$380	\$305
51	\$436	\$351	\$394	\$317
52	\$453	\$364	\$409	\$329
53	\$470	\$378	\$425	\$342
54	\$488	\$393	\$441	\$355
55	\$507	\$408	\$458	\$368
56	\$527	\$423	\$476	\$383
57	\$547	\$440	\$494	\$397
58	\$567	\$456	\$512	\$412
59	\$587	\$472	\$531	\$427
60+	\$653	\$526	\$590	\$475

### Rate Area A --

The City of Chicago, Cook County only.

### Rate Area B --

all of Cook County (except the City of Chicago) and all of DuPage, Kane, Lake, McHenry and Will counties.

## \$2,000 Deductible FHRP Monthly Unisex Rates Effective 1/1/11-6/30/11

Age	Area C		Area D	
	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-18	\$126	\$101	\$123	\$99
19-34	\$142	\$114	\$138	\$111
35	\$183	\$147	\$179	\$144
36	\$189	\$152	\$184	\$148
37	\$194	\$156	\$189	\$152
38	\$202	\$163	\$197	\$158
39	\$210	\$169	\$205	\$165
40	\$219	\$176	\$213	\$171
41	\$228	\$183	\$222	\$178
42	\$237	\$191	\$231	\$186
43	\$246	\$198	\$240	\$193
44	\$256	\$206	\$250	\$201
45	\$267	\$215	\$260	\$209
46	\$277	\$223	\$270	\$217
47	\$288	\$232	\$281	\$226
48	\$299	\$241	\$291	\$235
49	\$311	\$250	\$302	\$243
50	\$322	\$259	\$314	\$253
51	\$334	\$269	\$326	\$262
52	\$347	\$279	\$338	\$272
53	\$360	\$290	\$351	\$282
54	\$374	\$301	\$365	\$293
55	\$389	\$313	\$379	\$305
56	\$404	\$325	\$393	\$316
57	\$420	\$337	\$409	\$329
58	\$435	\$350	\$423	\$340
59	\$450	\$362	\$439	\$353
60+	\$467	\$375	\$455	\$366

### Rate Area C --

Boone, Champaign, DeKalb, Grundy, Kankakee, Kendall, Madison, Peoria, Rock Island, Sangamon, St. Clair, Tazewell and Winnebago Counties.

### Rate Area D --

all counties not included in Area A, B, or C